



K A N S A S

JOHN P. SMITH, ADMINISTRATOR

DEPARTMENT OF CREDIT UNIONS

KATHLEEN SEBELIUS, GOVERNOR

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TO: Management of Kansas chartered credit unions

SUBJECT: First Quarter 2007 Call Report Statistics

There are now 90 state chartered natural person credit unions in Kansas. This number has not changed since 12/31/06. Nationwide there are a total of 8,305 federally insured credit unions (FICUs) and 173 state chartered, not federally insured credit unions (NFICUs). The number for all FICUs has fallen by 57 credit unions since 12/31/06.

Asset growth in Kansas credit unions exceeded the national average. 3/31/07 assets for Kansas credit unions total \$2,916,367,337. This number has increased by \$109,693,764. since 12/31/06 for a growth of 3.91% (15.63% annualized). During the same timeframe assets for all FICUs have increased by an annualized rate of 13.72%.

Over the past 12 months loans in Kansas credit unions have increased by \$41,661,150. This is a growth rate of 2.11% compared to the 7.12% rate nationwide for all FICUs.

Kansas credit unions still face the challenge of higher than average delinquency and lower earnings. The average delinquency for Kansas credit unions declined to 0.94% compared to an average of 0.62% for all FICUs nationwide. The return on assets for Kansas credit unions improved by 11 bp. to an average of 0.64%, while the average for all FICUs dropped 9 bp. to 0.73%.

The average net worth to total asset ratio for Kansas chartered credit unions declined from 12.54% to 12.20% during the first quarter. The ratio for all FICUs was 11.32%.

Below are numbers for the three most recent semi-annual periods and the current quarter end data.

	KANSAS CHARTERED CREDIT UNIONS				ALL FEDERALLY INSURED CREDIT UNIONS
	12/31/05	6/30/06	12/31/06	3/31/07	3/31/07
Total Loans	\$1,973,474,250	\$2,007,876,801	\$2,023,529,385	\$2,015,103,728	\$495,436,435,685
Total Shares	\$2,264,407,009	\$2,352,762,216	\$2,369,482,372	\$2,473,718,054	\$626,347,764,677
Total Delinquency	\$24,417,451	\$16,217,807	\$22,143,634	\$19,037,451	\$3,065,309,240
Total Net Worth	\$333,948,943	\$340,115,032	\$349,937,498	\$354,991,178	\$82,642,284,450
Total Assets	\$2,749,788,855	\$2,809,965,534	\$2,806,673,573	\$2,916,367,337	\$734,305,344,949
Membership	487,128	490,616	495,857	502,900	86,136,394

/s/ Richard N. Yadon

Richard N. Yadon, Financial Examiner Administrator

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